

**Information to identify the case:**

Debtor 1	<u>Harvey R. Burris</u>	Social Security number or ITIN	<b>xxx-xx-5613</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Naomi L. Burris</u>	Social Security number or ITIN	<b>xxx-xx-5060</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-11021-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Harvey R. Burris

Naomi L. Burris

1/22/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Harvey R. Burris  
 Naomi L. Burris  
 Debtors

Case No. 12-11021-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 39

Date Rcvd: Jan 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2018.

db/jdb  
 aty +Harvey R. Burris, Naomi L. Burris, 9938 US 322, Cranberry, PA 16319-2730  
 +Lawrence J. Buckley, Brice Vander Linden & Wernick, PC, 9441 LBJ Freeway, Suite 250,  
 Dallas, TX 75243-4640  
 cr +BENEFICIAL CONSUMER DISCOUNT COMPANY, 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640  
 cr +Beneficial Consumer Discount Company, 2929 Walden Avenue, Depew, NY 14043-2602  
 cr +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
 13427387 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
 13427388 Conesco, 345 St Peter/900 Landmark, Saint Paul, MN 55102  
 14696907 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 13427402 +United Collection Bureau, 5620 Southwyck Boulevard, Toledo, OH 43614-1501  
 13427403 Venango County Tax Claim Bureau, 1st Floor, Courthouse Annex, 1174 Elk Street, POB 831,  
 Franklin, PA 16323-0831

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2018 01:52:46 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Jan 23 2018 01:38:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13438286 EDI: AIS.COM Jan 23 2018 01:38:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 13427381 E-mail/Text: ACF-EBN@acf-inc.com Jan 23 2018 01:52:21 Atlantic Credit & Finance,  
 POB 13386, Roanoke, VA 24033-3386  
 13427382 +EDI: HFC.COM Jan 23 2018 01:38:00 Beneficial/Hfc, POB 3425, Buffalo, NY 14240-3425  
 13427383 +E-mail/Text: bknotice@bhlmlaw.com Jan 23 2018 01:52:37  
 Blatt, Hassenmiller, Leibsker & Moore LL, 1835 Market Street, Suite 501,  
 Attn: Morris Scott, Esquire, Philadelphia, PA 19103-2933  
 13427385 EDI: CAPITALONE.COM Jan 23 2018 01:38:00 Capital One, POB 85520, Richmond, VA 23285  
 13427384 +EDI: RESURGENT.COM Jan 23 2018 01:38:00 Cach LLC, 4340 S Monaco Street, Unit 2,  
 Denver, CO 80237-3485  
 13427386 +EDI: CITICORP.COM Jan 23 2018 01:38:00 Citi, POB 6497, Sioux Falls, SD 57117-6497  
 13427389 +EDI: RMSC.COM Jan 23 2018 01:38:00 Gecrb/84 Lumber, POB 981439, El Paso, TX 79998-1439  
 13427390 EDI: RMSC.COM Jan 23 2018 01:38:00 Gecrb/Jcpennney, POB 984100, El Paso, TX 79998  
 13427391 EDI: RMSC.COM Jan 23 2018 01:38:00 Gecrb/Lowes, POB 103065, Roswell, GA 30076  
 13427392 +EDI: RMSC.COM Jan 23 2018 01:38:00 Gecrb/Napa, POB 981400, El Paso, TX 79998-1400  
 13427393 +EDI: RMSC.COM Jan 23 2018 01:38:00 Gecrb/Sams Club, POB 981400, El Paso, TX 79998-1400  
 13427394 +EDI: RMSC.COM Jan 23 2018 01:38:00 Gecrb/Walmart, POB 981400, El Paso, TX 79998-1400  
 13469522 +EDI: HFC.COM Jan 23 2018 01:38:00 HSBC Mortgage Services Inc, PO Box 21188,  
 Eagan, MN 55121-0188  
 13427396 +EDI: HFC.COM Jan 23 2018 01:38:00 Hsbc Bank, POB 5253, Carol Stream, IL 60197-5253  
 13427397 +EDI: IIC9.COM Jan 23 2018 01:38:00 I C System, POB 64378, Saint Paul, MN 55164-0378  
 13507162 E-mail/Text: bknotice@crgofusa.com Jan 23 2018 01:53:11  
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
 DALLAS, TX 75312-3203  
 13427398 +EDI: RESURGENT.COM Jan 23 2018 01:38:00 Lvnv Funding, POB 740281,  
 Houston, TX 77274-0281  
 13427399 +EDI: MID8.COM Jan 23 2018 01:38:00 Midland Funding, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 13543371 +EDI: OPHSUBSID.COM Jan 23 2018 01:38:00 Oak Harbor Capital VII, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 13488701 EDI: PRA.COM Jan 23 2018 01:38:00 Portfolio Recovery Associates LLC, P.O. Box 41067,  
 Norfolk, VA 23541  
 13488254 EDI: PRA.COM Jan 23 2018 01:38:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk VA 23541  
 13427400 +EDI: PRA.COM Jan 23 2018 01:38:00 Portfolio Recovery & Affil.,  
 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952  
 13433854 EDI: RECOVERYCORP.COM Jan 23 2018 01:38:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13444761 +E-mail/Text: bncmail@w-legal.com Jan 23 2018 01:53:02 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13427401 +EDI: WTRRN BANK.COM Jan 23 2018 01:38:00 Target Nb, POB 673, Minneapolis, MN 55440-0673  
 13427404 +EDI: WFFC.COM Jan 23 2018 01:38:00 Wffinance, 800 Walnut Street,  
 Des Moines, IA 50309-3504

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Oak Harbor Capital VII, LLC  
 cr U.S. Bank National Association, as indenture trust

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 39

Date Rcvd: Jan 22, 2018

cr\* +BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,  
Dallas, TX 75254-7883  
13436330\* Atlantic Credit & Finance, POB 13386, Roanoke, VA 24033-3386  
13436387\* Atlantic Credit & Finance, POB 13386, Roanoke, VA 24033-3386  
13436331\* +Beneficial/Hfc, POB 3425, Buffalo, NY 14240-3425  
13436388\* +Beneficial/Hfc, POB 3425, Buffalo, NY 14240-3425  
13436332\* +Blatt, Hassenmiller, Leibsker & Moore LL, 1835 Market Street, Suite 501,  
Attn: Morris Scott, Esquire, Philadelphia, PA 19103-2933  
13436389\* +Blatt, Hassenmiller, Leibsker & Moore LL, 1835 Market Street, Suite 501,  
Attn: Morris Scott, Esquire, Philadelphia, PA 19103-2933  
13436334\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, POB 85520, Richmond, VA 23285)  
13436391\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, POB 85520, Richmond, VA 23285)  
13436336\* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
13436393\* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
13436333\* +Cach Llc, 4340 S Monaco Street, Unit 2, Denver, CO 80237-3485  
13436390\* +Cach Llc, 4340 S Monaco Street, Unit 2, Denver, CO 80237-3485  
13436335\* +Citi, POB 6497, Sioux Falls, SD 57117-6497  
13436392\* +Citi, POB 6497, Sioux Falls, SD 57117-6497  
13436337\* Conseco, 345 St Peter/900 Landmark, Saint Paul, MN 55102  
13436394\* Conseco, 345 St Peter/900 Landmark, Saint Paul, MN 55102  
13436338\* +Gecrb/84 Lumber, POB 981439, El Paso, TX 79998-1439  
13436395\* +Gecrb/84 Lumber, POB 981439, El Paso, TX 79998-1439  
13436339\* Gecrb/Jcpenney, POB 984100, El Paso, TX 79998  
13436396\* Gecrb/Jcpenney, POB 984100, El Paso, TX 79998  
13436340\* Gecrb/Lowes, POB 103065, Roswell, GA 30076  
13436397\* Gecrb/Lowes, POB 103065, Roswell, GA 30076  
13436341\* +Gecrb/Napa, POB 981400, El Paso, TX 79998-1400  
13436398\* +Gecrb/Napa, POB 981400, El Paso, TX 79998-1400  
13436342\* +Gecrb/Sams Club, POB 981400, El Paso, TX 79998-1400  
13436399\* +Gecrb/Sams Club, POB 981400, El Paso, TX 79998-1400  
13436343\* +Gecrb/Walmart, POB 981400, El Paso, TX 79998-1400  
13436400\* +Gecrb/Walmart, POB 981400, El Paso, TX 79998-1400  
13436344\* +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395  
13436401\* +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395  
13436345\* +Hsbc Bank, POB 5253, Carol Stream, IL 60197-5253  
13436402\* +Hsbc Bank, POB 5253, Carol Stream, IL 60197-5253  
13436346\* +I C System, POB 64378, Saint Paul, MN 55164-0378  
13436403\* +I C System, POB 64378, Saint Paul, MN 55164-0378  
13436347\* +Lvnv Funding, POB 740281, Houston, TX 77274-0281  
13436404\* +Lvnv Funding, POB 740281, Houston, TX 77274-0281  
13436348\* +Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13436405\* +Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13532544\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
13436349\* +Portfolio Recovery & Affil., 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952  
13436406\* +Portfolio Recovery & Affil., 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952  
13463160\* +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
13436350\* +Target Nb, POB 673, Minneapolis, MN 55440-0673  
13436407\* +Target Nb, POB 673, Minneapolis, MN 55440-0673  
13436351\* +United Collection Bureau, 5620 Southwyck Boulevard, Toledo, OH 43614-1501  
13436408\* +United Collection Bureau, 5620 Southwyck Boulevard, Toledo, OH 43614-1501  
13436352\* Venango County Tax Claim Bureau, 1st Floor, Courthouse Annex, 1174 Elk Street, POB 831,  
Franklin, PA 16323-0831  
13436409\* Venango County Tax Claim Bureau, 1st Floor, Courthouse Annex, 1174 Elk Street, POB 831,  
Franklin, PA 16323-0831  
13436353\* +Wffinance, 800 Walnut Street, Des Moines, IA 50309-3504  
13436410\* +Wffinance, 800 Walnut Street, Des Moines, IA 50309-3504  
cr ###SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
13427395 ###Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395

TOTALS: 2, \* 51, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 39

Date Rcvd: Jan 22, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-6, Mortgage-Backed Notes, Series 2017-6  
bkgroup@kmlawgroup.com  
Kevin T. McQuail on behalf of Creditor Beneficial Consumer Discount Company  
ecfmail@mwc-law.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Naomi L. Burris ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Harvey R. Burris ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6